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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Edward Hogan
Serial No. : 09/842,522 Examiner : Karl D. Frech
Filed : April 25, 2001 Group Art Unit: 2876
For : FINANCIAL TRANSACTION CARD WITH INSTALLMENT
FEATURE

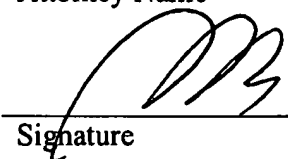
AMENDMENT AFTER FINAL ACTION

I hereby certify that this paper is being deposited
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31,300
PTO Registration No


Signature

April 4, 2004
Date of Signature


Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir or Madam:

This paper is submitted in response to the final Office Action mailed on November 4,
2003, for the above-identified patent application. Please amend the application as follows: